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Insurance Theft Report
T-89-1

Passenger Cars, Vans, Pickups, and Utility Vehicles

1989 Models During Their First Year
1988 Models During Their First Two Years
1987 Models During Their First Three Years

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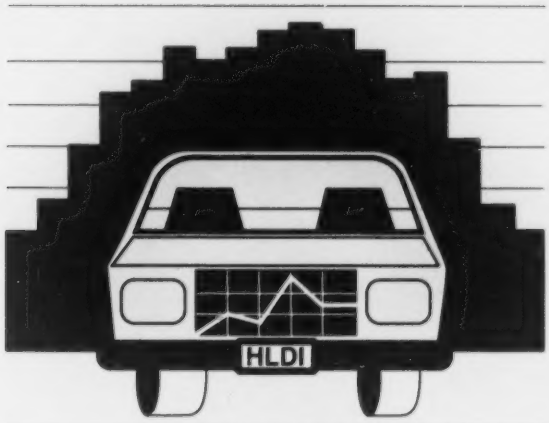

SUMMARY

This Highway Loss Data Institute report describes variations in both the frequency and size of insurance theft losses involving 1987, 1988, and 1989 model year passenger cars, vans, pickups, and utility vehicles. Data are given for frequency of loss, average size of loss, and average loss payments per insured vehicle year.

Passenger Cars

• The theft loss results of different cars vary enormously. Average theft loss payments per insured vehicle year ranged from less than $1 to over $350. The 1987 Porsche 911 Targa/Cabriolet had the highest average loss payment per insured vehicle year and the 1989 Dodge Aries and Plymouth Reliant four-door models had the lowest.

• European designed cars, led by Volkswagen models, had the highest frequency of theft claims. The theft of car radios is a major cause of the high frequency of theft claims for these cars. Domestic four-door and station wagon models had the lowest claim frequencies.

• The 1989 models of the Chevrolet Camaro and Pontiac Firebird equipped with a new antitheft system experienced improved theft results. Average loss payments per theft claim were cut in half compared to previous models and theft claim frequencies were reduced by one-third.

• Two sporty convertibles -- the 1987 Chevrolet Corvette and the 1988 BMW 325i -- registered the highest average loss payment per theft claim. Both cars had average loss payments in excess of $15,000.

• Sports and specialty models had the highest overall theft losses. For the three model years, they accounted for approximately 14 percent of the total exposure but were responsible for almost 40 percent of the total dollars paid in theft claims.

• The Ford Thunderbird and Crown Victoria, Mercury Cougar and Grand Marquis, and Lincoln Continental, Mark VII and Town Car registered lower than average theft claim frequencies but average payments per theft claim more than double the all-car average. Conversely, Cadillac Deville, Eldorado, and Seville models had high claim frequencies but lower than average payments per claim.

Vans, Pickups, Utility Vehicles

• Large utility vehicles had the highest overall theft losses in each model year and small pickups had the lowest.

• Vans, standard pickups, and intermediate utility vehicles also had claim frequencies and average payments per claim that exceeded the all-passenger-car results in all three model years.

• Small utility vehicles had the highest claim frequencies but lower than average loss payments per theft claim in each model year.

• All three size classes of utility vehicles experienced increasing theft losses from 1987 to 1989 models.

• The 1989 Chevrolet Suburban (1/2T) registered the highest average loss payment per insured vehicle year at nearly 10 times the all car average. This result is much higher than for the 1987 and 1988 models.

• The Suzuki Samurai and Sidekick, small soft top utility vehicles, had the highest theft claim frequencies.

• Chevrolet and GMC pickups had dramatically lower theft losses in 1988 compared to earlier model years. A major redesign is considered the principal reason for the declines.

Introduction

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from owning and operating motor vehicles -- especially concerning the ways such losses vary among different kinds of vehicles.

This report describes the theft loss experience, under comprehensive coverage, of 1989 models during their first year of availability, 1988 models during their first two years, and 1987 models during their first three years. Results are presented separately for passenger cars and for vans, pickups, and utility vehicles. The report is based on comprehensive coverage and theft loss data supplied by 12 insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, State Farm, Travelers, and USAA.

The results presented in this report include the complete spectrum of theft losses occurring under comprehensive coverage ranging from the theft of items from the vehicle to the theft of the vehicle itself. A complete list of the individual vehicle series included in this report is contained in Appendix A and definitions are provided in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways to reduce crash damage, crash injuries, and theft losses, and that it also will inform the public about differences in the loss experience produced by different kinds of vehicles.

Results And Discussion

This report presents theft loss results in two sections. The first section summarizes variations in both the frequency and size of theft claims for private passenger cars from three model years: 1989 models during their first year of availability, 1988 models during their first two years, and 1987 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under noncommercial comprehensive coverages.

The results are standardized to minimize differences that might be attributed to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of insurance theft losses vary with the deductible amount and the age group of the operators. Standardization ensures that the mix of these two nonvehicle factors is the same for each result. Therefore, to the extent that age distributions within each operator age group and dollar amounts within each deductible group do not vary substantially for different vehicles, these effects will not bias comparisons among the various results. Other nonvehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, with 100 representing the average for *all passenger cars* of each model year. Thus, for example, the relative claim frequency of 258 for the 1987 Porsche 911 Targa/Cabriolet (Table 1) indicates a claim frequency that is 2.58 times the average frequency for all 1987 model year passenger cars combined. The results for vans, pickups, and utility vehicles are also given relative to the results for *all passenger cars*.

Passenger Cars

The theft analyses for 1989 model year passenger cars are based on more than 2 million insured vehicle years of exposure; those for the 1988 models on more than 6 million insured vehicle years; and those for the 1987 models on more than 10 million insured vehicle years. Results are not given separately for any individual vehicle series with less than 5,000 insured vehicle years of exposure and fewer than 100 paid theft claims, but their results are included in the aggregated totals. Confidence in the results generally increases with an increasing amount of exposure and number of claims.

1987-89 Models With the Highest Average Loss Payments Per Insured Vehicle Year

Table 1 summarizes the 1987-89 model year passenger cars with the highest average theft loss payments per insured vehicle year. This index combines claim frequencies and average loss payments per claim and thus accounts for not only how often theft claims are made for particular vehicles but also for the magnitude of such claims. Table 1 also includes the claim frequency and average loss payment per claim for these models. The results are expressed in relative terms with the value 100 representing the all-car-combined result in each loss category for each model year. The last row in the table gives the actual all-car values for each loss category. Table 1 lists all cars with a relative average loss payment per insured vehicle year in excess of 600 (at least six times the average for all cars) in at least one of the three model years. Each relative average loss payment per insured vehicle year result that exceeds 600 is shown in bold print.

Most of the cars included in Table 1 are sports or specialty models, and most had above average results for both claim frequency and average loss payment per claim. The 1987 Porsche 911 Targa/Cabriolet had by far the highest average theft payment per insured vehicle year -- over $350, or more than 16 times the all-car result. Results for the 1988 and 1989 model

Table 1
1987-89 Passenger Cars With the Highest Average Loss Payments Per Insured Vehicle Year

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1987	1988	1989	1987	1988	1989	1987	1988	1989
Porsche 911 Targa/Cabriolet	258			621			**1602**		
Volkswagen Cabriolet	644	651		88	149		565	**973**	
Volkswagen Scirocco	615	822	*	74	105	*	452	**866**	*
BMW 325i Conv.	93	121		340	642		318	**774**	
Volkswagen GTI	893	1075		61	67		543	**723**	
Pontiac Firebird	301	327	222	224	218	110	**673**	**713**	245
Chevrolet Corvette	164	159		341	430		557	**684**	
Chevrolet Corvette Conv.	104			650			**678**		
Mercedes-Benz 560SL	136	138		493	361		**668**	496	
Chevrolet Monte Carlo	209	216	*	270	294	*	563	**633**	*
Cadillac Brougham	248	289	315	150	163	197	372	470	**620**
Chevrolet Camaro	270	303	186	228	200	98	**618**	**607**	182
All Car Average = 100									
Actual Results =	9.6**	8.6**	7.7**	$2,308	$2,391	$2,316	$22.1	$20.5	$18.0

Note: Blanks indicate insufficient exposure. Bold print indicates average loss payments per insured vehicle year at least six times the all-car average.

*Comparable model not produced for this model year.

**Claims per 1,000 insured vehicle years.

year Porsche 911 Targa/Cabriolet were not given because of insufficient exposure. The 1988 BMW 325i convertible and 1987 Chevrolet Corvette convertible had the highest average loss payments per claim. Their relative indices of 642 and 650 translate to average payments per theft claim that exceed $15,000.

Six of the 12 cars listed in Table 1, including the first five, are European imports. The three Volkswagen models all had extremely high theft claim frequencies (see following section). The other six cars listed are all domestic models manufactured by General Motors (GM). Noteworthy among the GM cars are the improved results for the 1989 models of the Chevrolet Camaro and Pontiac Firebird. Average loss payments per theft claim for these models were cut in half over previous models, and theft claim frequencies were reduced by about one-third. Beginning with the 1989 models, Camaros and Firebirds were equipped with a new antitheft system. This system consists of special vehicle electronics and a resistor embedded in the ignition key. If the key's resistance does not properly match the system, the antitheft module disables the starter and the electric fuel pump. This system was originally introduced in the 1986 Chevrolet Corvette, which showed much improved theft losses. Theft results for subsequent Corvette models, however, have returned to very high levels of losses.

1987-89 Models With the Highest Claim Frequencies

Table 2 summarizes the 1987-89 model year passenger cars with the highest theft claim frequencies. It lists all cars that have relative claim frequencies exceeding 400 (at least four times the average for all cars) in at least one of the three model years. Each relative claim frequency result that exceeds 400 is shown in bold print.

Most of the cars listed in Table 2, including the first seven, are Volkswagen models. It should be emphasized that this table summarizes the results of the *frequency* of theft claims, including claims for stolen components (e.g., radios). In most cases, the cars listed in Table 2 have relatively low average loss payments per theft claim, which suggests that many of their claims are for stolen components rather than for the vehicle itself. (Radios in these models are frequently stolen.) The year-to-year consistency in these results suggests that newer models of these cars are also likely to have worse than average theft claim frequencies.

Table 2
1987-89 Passenger Cars With the Highest Claim Frequencies

Make & Series	Relative Claim Frequency 1987	1988	1989	Relative Average Loss Payment Per Claim 1987	1988	1989	Relative Average Loss Payment Per Insured Vehicle Year 1987	1988	1989
Volkswagen GTI	**893**	**1075**		61	67		543	723	
Volkswagen Jetta - 4 Dr.	**627**	**686**	836	49	54	51	308	373	425
Volkswagen Scirocco	**615**	**822**	*	74	105	*	452	866	*
Volkswagen Jetta - 2 Dr.	**736**	**795**		39	36		285	290	
Volkswagen Golf - 2 Dr.	**569**	**704**	**784**	35	33	35	197	231	277
Volkswagen Golf - 4 Dr.	**464**	**589**	**764**	32	34	30	150	199	232
Volkswagen Cabriolet	**644**	**651**		88	149		565	973	
Hyundai Excel - 4 Dr.	399	**430**	**500**	33	34	32	130	146	160
Cadillac DeVille - 2 Dr.	276	351	**442**	87	94	60	240	331	266
Volkswagen Fox - 4 Dr.	313	**425**		30	28		92	118	
Porsche 924	**402**		*	68		*	273		*
All Car Average = 100									
Actual Results =	9.6**	8.6**	7.7**	$2,308	$2,391	$2,316	$22.1	$20.5	$18.0

Note: Blanks indicate insufficient exposure. Bold print indicates claim frequencies at least four times the all-car average.
*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.

Table 3
1987-89 Passenger Cars With the Lowest Average Loss Payments Per Insured Vehicle Year

Make & Series	Relative Claim Frequency 1987	1988	1989	Relative Average Loss Payment Per Claim 1987	1988	1989	Relative Average Loss Payment Per Insured Vehicle Year 1987	1988	1989
Dodge Aries - 4 Dr.	25	24	26	85	83	6	21	20	**2**
Plymouth Reliant - 4 Dr.	37	40	30	39	47	10	14	19	**3**
Ford Crown Victoria - S.W.	16	32		29	121		**5**	39	
Ford Escort - S.W.	24	23		40	120		**10**	27	
Plymouth Colt Vista - 4WD	22			54			**12**		
Toyota Corolla - S.W.	*	41		*	30		*	**12**	
Dodge Aries - S.W.	25	17	*	73	71	*	18	**12**	*
Plymouth Caravelle	27	36	*	73	32	*	20	**12**	*
Plymouth Reliant - 2 Dr.	59	51		56	25		33	**12**	
All Car Average = 100									
Actual Results =	9.6**	8.6**	7.7**	$2,308	$2,391	$2,316	$22.1	$20.5	$18.0

Note: Blanks indicate insufficient exposure. Bold print indicates average loss payments per insured vehicle year 12 percent or less of the all-car average.
*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.

In the 1987 and 1988 model years, the Volkswagen GTI had the highest reported theft claim frequency; it was nearly 11 times the result for all cars combined in one of the model years. For each model year, however, its average payment per claim was substantially less than the all-car average.

The two-door Cadillac DeVille is the only domestic model listed in Table 2; its loss pattern matched that of the European imports with high claim frequencies and relatively low average loss payments per claim.

1987-89 Models With the Lowest Average Loss Payments Per Insured Vehicle Year

Table 3 summarizes the 1987-89 model year passenger cars with the lowest average theft loss payments per insured vehicle year. It includes all cars with relative results of 12 or less in at least one of the three model years. The cars with results shown in bold print have average loss payments per insured vehicle year that are 12 percent or less of the all-car averages in at least one of the *three* model years.

The passenger cars in Table 3 with the lowest average theft loss payments per insured vehicle year are predominately domestic four-door and station wagon models. Only two of the cars had enough exposure to report 1989 model results.

The four-door models of the 1989 Dodge Aries and Plymouth Reliant had the lowest average loss payments per insured vehicle year. Their claim frequencies were less than one-third the result for all 1989 passenger cars and their average payments per theft claim were less than 10 percent of the all-car average.

1987-89 Models With the Lowest Claim Frequencies

Table 4 summarizes the 1987-89 model year passenger cars with the lowest claim frequencies. It includes all cars with relative claim frequencies of 25 or less in at least one of the model years. Individual model year results of 25 or less, which is a theft claim frequency less than or equal to one-fourth the average for all cars, are shown in bold print.

All of the cars listed in Table 4, except for the Plymouth Colt Vista, are domestic models, and all are four-door models, station wagons, or passenger vans. For the most part, these models also have relatively low average loss payments per claim and average loss payments per insured vehicle year. The only large cars in Table 4 are the Ford Crown Victoria station wagon and the GMC Safari van.

Sports and Specialty Cars Primary Theft Targets

Table 5 shows that sports and specialty cars continue to account for a disproportionate share of all theft losses. Although these cars account for less than 14 percent of the total insurance exposure, they are

Table 4
1987-89 Passenger Cars With the Lowest Claim Frequencies

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1987	1988	1989	1987	1988	1989	1987	1988	1989
Ford Tempo 4WD - 4 Dr.	**14**	**14**		126	187		17	25	
Ford Crown Victoria - S.W.	**16**	32		29	121		5	39	
Dodge Aries - S.W.	**25**	**17**	*	73	71	*	18	12	*
Dodge 600 - 4 Dr.	32	**21**	*	77	81	*	25	17	*
Plymouth Colt Vista - 4WD	**22**			54			12		
Ford Escort - S.W.	**24**	**23**		40	120		10	27	
Chevrolet Cavalier - S.W.	**25**	**23**		80	99		20	23	
Mercury Lynx - S.W.	**24**	*	*	144	*	*	35	*	*
Dodge Aries - 4 Dr.	**25**	**24**	26	85	83	6	21	20	2
GMC Safari Van	**24**	40		93	140		22	55	
All Car Average = 100									
Actual Results =	9.6**	8.6**	7.7**	$2,308	$2,391	$2,316	$22.1	$20.5	$18.0

Note: Blanks indicate insufficient exposure. Bold print indicates claim frequencies one-fourth or less of the all-car average.

*Comparable model not produced for this model year.

**Claims per 1,000 insured vehicle years.

Table 5
Distribution of Exposure, Paid Claims, and Paid Losses by Body Style and Size Class for 1987-89 Passenger Cars

Size Class	Exposure	Paid Claims	Paid Losses
Small			
Two-Door	15.0%	18.9%	11.9%
Four-Door	13.0	20.2	10.4
Station Wagon/Passenger Van	2.3	1.3	0.6
Sports & Specialty	2.9	5.7	9.1
Midsize			
Two-Door	12.8	10.2	15.0
Four-Door	24.6	14.8	12.8
Station Wagon/Passenger Van	2.9	1.3	0.8
Sports & Specialty	7.5	11.4	20.3
Large			
Two-Door	0.5	0.3	0.5
Four-Door	7.9	6.6	7.6
Station Wagon/Passenger Van	6.6	3.0	2.5
Sports & Specialty	3.5	6.3	8.3
All Size Classes			
Two-Door	28.3	29.4	27.5
Four-Door	45.5	41.5	30.9
Station Wagon/Passenger Van	11.8	5.6	4.0
Sports & Specialty	13.9	23.4	37.7

responsible for almost one-quarter of all theft claims and for approximately 38 percent of the total dollars paid for theft claims. In contrast, station wagons and passenger vans represent nearly 12 percent of the exposure in each model year but less than six percent of the claims and only four percent of paid theft losses.

Results for Individual Series

Tables 9, 10, and 11 (beginning on page 10) present detailed theft coverage results for all 1989, 1988, and 1987 model year passenger cars with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. The values displayed are total exposure (measured in insured vehicle years) and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 represents the average for all cars combined for each model year in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year (last column) within each car size group and body style subgroup.

Noteworthy were the results for the more expensive Ford Motor Company products. In general, the theft claim frequencies for the Ford Thunderbird and Crown Victoria, Mercury Cougar and Grand Marquis, and Lincoln Continental, Mark VII, and Town Car were lower than the all-car frequencies, but their average payments per theft claim were more than double the all-car averages. A previous HLDI report (*Insurance Special Report A-32*) found a disproporionate share of large theft claims for the Mercury Grand Marquis and Ford Thunderbird to have occurred in Texas. The results for Cadillac models (DeVille, Eldorado, and Seville) were just the reverse -- high claim frequencies but lower than average payments per claim.

Vans, Pickups, and Utility Vehicles

This section presents theft results for 1987, 1988, and 1989 model year vans, pickups, and utility vehicles.

The individual vehicle series included in this report were insured as private passenger cars under noncommercial comprehensive coverages. The results for 1989 model year vans, pickups, and utility vehicles are based on a total exposure of nearly 650,000 insured vehicle years; those for 1988 models on 2 million insured vehicle years; and those for 1987 models on nearly 3 million insured vehicle years.

The results for pickups are reported for two groups: small pickups with curb weight of 3,500 pounds or less and standard pickups with curb weight greater than 3,500 pounds. The utility vehicle results are reported for three sizes of vehicles: small utility vehicles with less than 100 inch wheelbases, intermediate utility vehicles with 100 to 120 inch wheelbases, and large utility vehicles with more than 120 inch wheelbases.

Table 6 summarizes theft losses for 1987-89 model year vans, pickups, and utility vehicles. The results are presented in relative terms with the value 100 corresponding to the average results for all passenger cars in each loss category for each model year. Thus, for example, the value 113 for the relative claim frequency for 1987 model year vans indicates a result that is 13 percent greater than the 9.6 claims per 1,000 insured vehicle years for all 1987 passenger cars.

Table 6 shows that in all three model years the largest theft losses were sustained by large utility vehicles. It is clear as well that losses for all three size categories of utility vehicles have increased considerably for the more recent model years. Small pickups had the lowest average loss payments per insured vehicle year in all three model years. Small utility vehicles had the highest claim frequencies but lower than average loss payments per claim in all three years.

1987-89 Models With the Highest Average Loss Payments per Insured Vehicle Year

Table 7 summarizes the 1987-89 model year vans, pickups, and utility vehicles with the highest average loss payments per insured vehicle year. This table includes vehicles with a relative average loss payment per insured vehicle year exceeding 400, or more than four times the *all-passenger-car* result.

Table 7 contains only standard-size pickups and utility vehicles; no small pickups or vans had theft losses sufficiently large to be listed. The average loss payment per insured vehicle year for the 1989 Chevrolet Suburban (1/2T), a large utility vehicle, was nearly 10 times the result for all 1989 passenger cars. All the vehicles listed in Table 7 had above average theft claim frequencies and average loss payments per claim, except for the 1988 Chevrolet and GMC pickup series. The theft claim frequencies and average loss payments per claim for 1988 models of Chevrolet and GMC pickups were dramatically lower than the results for 1987 models. This drop coincided with a major design change for these models although the design change did *not* include the addition of any theft deterrent systems. The 1989 results for these models were higher than the corresponding 1988 model

Table 6
1987-89 Vans, Pickups, and Utility Vehicles

		1987 Models	1988 Models	1989 Models
Relative Claim Frequency	Vans	113	116	109
	Small Pickups	107	116	115
	Standard Pickups	132	103	133
	Small Utility Vehicles	241	257	179
	Intermediate Utility Vehicles	112	139	152
	Large Utility Vehicles	125	134	169
Relative Average Loss Payment Per Claim	Vans	114	126	136
	Small Pickups	76	75	78
	Standard Pickups	189	105	111
	Small Utility Vehicles	58	62	95
	Intermediate Utility Vehicles	154	178	212
	Large Utility Vehicles	269	285	341
Relative Average Loss Payment Per Insured Vehicle Year	Vans	129	146	148
	Small Pickups	81	87	90
	Standard Pickups	250	109	148
	Small Utility Vehicles	139	160	171
	Intermediate Utility Vehicles	172	247	322
	Large Utility Vehicles	337	382	576

Table 7
1987-89 Vans, Pickups, and Utility Vehicles With the Highest Average Loss Payments Per Insured Vehicle Year

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1987	1988	1989	1987	1988	1989	1987	1988	1989
Chevrolet Suburban (1/2T)	**174**	**175**	**250**	**291**	**295**	**384**	**508**	**517**	**961**
Chevrolet 10 Series	229	119	190	246	105	100	**563**	125	189
Toyota 4Runner	245	236		223	169		**546**	399	
GMC Suburban (1/2T)	138	179		215	265		298	**475**	
GMC T15 Jimmy 4X4	102	124	171	157	206	276	160	256	**473**
GMC 1500 Series	204	115	184	223	90	124	**456**	104	229
Chevrolet K10 Blazer	133	112		317	312		**420**	349	
Chevrolet 10 Series 4X4	151	77	107	266	155	199	**401**	119	212
GMC 1500 Series 4X4	142	76		281	147		**400**	112	
All Car Average = 100									
Actual Results =	9.6*	8.6*	7.7*	$2,308	$2,391	$2,316	$22.1	$20.5	$18.0

Note: Blanks indicate insufficient exposure. Bold print indicates average loss payments per insured vehicle year at least four times the all-car average.
*Claims per 1,000 insured vehicle years.

Table 8
1987-89 Vans, Pickups, and Utility Vehicles With the Highest Claim Frequencies

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1987	1988	1989	1987	1988	1989	1987	1988	1989
Suzuki Samurai	**689**	**754**		35	39		244	294	
Suzuki SideKick	*	*	**485**	*	*	69	*	*	336
Chevrolet 10 Extended Cab	*	162	**377**	*	53	48	*	86	180
Suzuki Samurai Van	**203**	**295**		47	47		96	138	
Jeep Wrangler	**267**	**292**	**294**	105	104	89	279	305	261
Chevrolet Suburban (1/2T)	174	175	**250**	291	295	384	508	517	961
Toyota 4Runner	**245**	**236**		223	169		546	399	
Ford F-250 Super Cab	**221**	**243**		104	46		230	111	
Mitsubishi Standard Bed	155	**239**		69	67		108	161	
Chevrolet 10 Series	**229**	119	190	246	105	100	563	125	189
Ford F-150 Super Cab	**204**	**212**	**227**	81	71	80	166	151	182
Mazda B Series Std. Bed	134	**200**	**218**	60	60	62	80	121	134
Toyota Xtra Cab Long Bed	**217**		*	89		*	193		*
Toyota Standard Bed 4X4	**202**	**216**	108	94	84	98	190	182	106
GMC 1500 Series	**204**	115	184	223	90	124	456	104	229
Toyota Xtra Cab 4X4	**203**	183	*	138	112	*	281	205	*
All Car Average = 100									
Actual Results =	9.6**	8.6**	7.7**	$2,308	$2,391	$2,316	$22.1	$20.5	$18.0

Note: Blanks indicate insufficient exposure. Bold print indicates claim frequencies at least two times the all-car average.
*Comparable model not produced for this model year.
**Claims per 1,000 insured vehicle years.

year results. Previous HLDI summaries have reported large reductions in theft losses following major redesign efforts. Some theft losses result from demand for replacement parts for current and previous years' models. After vehicles undergo major redesigns, the demand for replacement body parts is much lower since components can not be interchanged with previous models.

1987-89 Models with the Highest Claim Frequencies

Table 8 summarizes the 1987-89 model year vans, pickups, and utility vehicles with the highest theft claim frequencies. It includes vehicles with theft claim frequencies that are at least double the all-passenger vehicle claim frequency in at least one of the model years.

Eleven pickups and five utility vehicles, four of which are small, are listed in Table 8. The Suzuki Samurai, a small utility vehicle, had by far the highest theft claim frequencies, but its average loss payment per claim was extremely low in each year. The Suzuki Sidekick, another small utility vehicle introduced in 1989, also had a very high theft claim frequency and relatively low average loss payment per claim. Both vehicles are equipped with convertible soft tops that allow easier access to the passenger compartments than conventional hard tops.

Tables 12, 13, and 14 (beginning on page 27) present detailed comprehensive theft coverage results for all 1989, 1988, and 1987 model year vans, pickups, and utility vehicles with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. Results are expressed relative to the results for *all passenger cars* for each model year and each loss category. Individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each vehicle type and size group.

Table 9
Insurance Losses, Theft Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	**All**	**2,021,295**	**100 = 7.7**	**100 = $2,316**	**100 = $18.0**
		SMALL CARS			
Two-Door Models		**341,332**	**124**	**65**	**81**
Plymouth	Colt	5,517	55	33	18
Mercury	Tracer	5,327	63	34	22
Ford	Festiva	10,310	53	63	34
Dodge	Colt	6,917	99	40	40
Toyota	Tercel	22,170	61	72	44
Pontiac	Lemans	7,004	169	29	49
Ford	Escort	41,166	80	61	49
Plymouth	Sundance	6,419	88	57	50
Dodge	Shadow	6,113	43	117	50
Chevrolet	Metro	5,629	72	82	59
Honda	Civic	15,072	143	51	73
Ford	Probe	53,411	125	62	78
Nissan	Sentra	9,701	140	56	79
Mazda	323	5,724	159	50	80
Acura	Integra	11,913	107	81	87
Toyota	Celica	12,702	55	160	88
Toyota	Corolla	7,874	68	135	92
Dodge	Daytona	16,199	100	108	107
Hyundai	Excel	13,445	321	36	116
Nissan	240SX	15,039	147	81	120
Mazda	MX-6	12,158	112	125	140
Volkswagen	Golf	1,813	784	35	277
Four-Door Models		**187,465**	**175**	**47**	**83**
Dodge	Omni	7,628	41	47	19
Plymouth	Horizon	7,932	27	79	21
Renault	Summit	5,084	62	37	23
Toyota	Corolla	29,202	62	63	39
Plymouth	Sundance	7,305	84	51	42
Ford	Escort	16,687	77	56	44
Nissan	Sentra	8,034	112	44	50
Honda	Civic	29,458	97	53	51
Dodge	Shadow	6,810	45	133	59
Mazda	323	11,298	103	99	102
Hyundai	Excel	23,907	500	32	160
Volkswagen	Golf	1,709	764	30	232
Volkswagen	Jetta	8,249	836	51	425

Table 9 (Cont'd)
Insurance Losses, Theft Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (Cont'd)			
Station Wagons/Passenger Vans		**23,385**	**49**	**79**	**39**
Sports & Specialty		**28,522**	**193**	**197**	**380**
Honda	Civic CRX	11,083	234	47	110
		MIDSIZE CARS			
Two-Door Models		**253,296**	**69**	**130**	**90**
Pontiac	Sunbird	15,753	53	91	49
Buick	Regal	15,204	45	116	52
Oldsmobile	Cutlass	14,305	37	161	59
Pontiac	Grand Prix	24,860	33	185	61
Oldsmobile	Calais	12,778	85	88	74
Chrysler	LeBaron	7,017	91	83	76
Honda	Accord	19,988	81	96	77
Chevrolet	Beretta	36,875	65	153	99
Pontiac	Grand Am	31,664	70	148	103
Chevrolet	Cavalier	44,952	89	124	111
Honda	Prelude	14,726	126	162	204
Four-Door Models		**515,872**	**68**	**86**	**59**
Dodge	Aries	5,058	26	6	2
Plymouth	Reliant	5,638	30	10	3
Renault	Premier	6,163	34	56	19
Ford	Tempo	30,031	38	59	23
Chevrolet	Cavalier	11,023	27	91	25
Mercury	Topaz	13,825	46	60	28
Plymouth	Acclaim	9,197	69	43	30
Chevrolet	Corsica	31,247	69	48	33
Ford	Taurus	37,724	66	58	38
Buick	Skylark	7,983	71	60	42
Dodge	Spirit	7,406	74	63	47
Toyota	Camry	49,346	55	91	50
Mazda	626	17,313	94	60	57
Chevrolet	Celebrity	23,314	60	95	57
Buick	Century	23,428	66	88	58
Volvo	240	6,294	95	65	62
Mazda	929	5,323	34	189	65
Honda	Accord	58,864	76	86	65
Nissan	Stanza	5,038	108	66	71
Mercury	Sable	13,698	54	135	73

Table 9 (Cont'd)
Insurance Losses, Theft Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (Cont'd)			
Dodge	Dynasty	13,360	78	99	77
Mitsubishi	Galant	11,572	85	99	85
Pontiac	6000	10,453	93	95	88
Chrysler	New Yorker	16,250	87	104	90
Oldsmobile	Cutlass Ciera	30,947	78	117	91
Nissan	Maxima	18,360	52	207	108
Oldsmobile	Calais	8,877	98	116	114
Pontiac	Grand Am	13,795	79	151	119
Station Wagons/Passenger Vans		**45,699**	**45**	**74**	**33**
Ford	Taurus	15,276	64	36	23
Chevrolet	Celebrity	5,491	35	159	56
Sports & Specialty		**168,153**	**141**	**146**	**206**
Acura	Legend 4D	7,855	42	54	22
Lincoln	Continental	8,381	27	254	68
Volvo	740 4D	6,903	209	52	108
Chrysler	LeBaron Conv.	8,841	101	132	134
Cadillac	Eldorado	5,945	217	62	134
Chevrolet	Camaro	25,395	186	98	182
Pontiac	Firebird	14,907	222	110	245
Ford	Mustang	29,526	139	183	254
Ford	Mustang Conv.	6,812	168	242	405
Lincoln	Mark VII	5,721	86	542	468
		LARGE CARS			
Two-Door Models		**34,517**	**51**	**240**	**121**
Ford	Thunderbird	15,813	50	241	121
Mercury	Cougar	15,734	46	273	127
Four-Door Models		**167,232**	**92**	**162**	**150**
Buick	LeSabre	24,462	98	72	71
Buick	Electra	14,398	76	113	86
Pontiac	Bonneville	18,658	74	150	110
Oldsmobile	Eighty-Eight	26,977	108	110	118
Oldsmobile	Ninety-Eight	14,282	113	117	133
Ford	Crown Victoria	17,708	52	286	149
Mercury	Grand Marquis	27,450	71	323	229
Chevrolet	Caprice	19,218	151	227	342

Table 9 (Cont'd)
Insurance Losses, Theft Coverages
1989 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		LARGE CARS (Cont'd)			
Station Wagons/Passenger Vans		**188,109**	**46**	**139**	**64**
Mazda	Wagon	8,319	37	58	21
Dodge	Caravan	24,772	40	101	40
Ford	Extended Aerostar	8,043	41	113	47
Plymouth	Voyager	26,806	57	85	49
Chevrolet	Astro Van	20,239	37	134	49
Ford	Aerostar	39,867	41	134	55
Dodge	Grand Caravan	22,841	38	168	63
Plymouth	Grand Voyager	22,683	54	255	138
Sports & Specialty		**67,709**	**226**	**118**	**267**
Cadillac	DeVille 4D	20,740	311	63	196
Cadillac	DeVille 2D	4,947	442	60	266
Lincoln	Town Car	16,111	75	470	353
Cadillac	Brougham	6,062	315	197	620

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$50	5%	50%
>$50	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

Table 10
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	**All**	**6,316,037**	**100 = 8.6**	**100 = $2,391**	**100 = $20.5**
		SMALL CARS			
Two-Door Models		**942,154**	**123**	**58**	**71**
Plymouth	Colt	12,183	64	40	26
Chevrolet	Spectrum	13,309	107	25	26
Chevrolet	Sprint	15,704	68	42	29
Ford	Festiva	55,121	68	44	30
Pontiac	Lemans	25,499	119	25	30
Subaru	Justy 4WD	6,168	100	31	31
Dodge	Shadow	20,499	45	73	33
Subaru	Justy	11,558	91	37	33
Toyota	Tercel	60,489	63	53	34
Dodge	Colt	15,544	107	34	36
Plymouth	Sundance	19,975	91	40	36
Mercury	Tracer	26,160	58	64	37
Toyota	Corolla	20,564	71	60	43
Honda	Civic	38,361	118	37	44
Ford	88 1/2 Escort	48,986	88	62	54
Nissan	Sentra	92,777	127	45	57
Toyota	Corolla FX	30,946	61	96	58
Mazda	323	24,480	158	40	64
Toyota	Celica	40,288	57	115	66
Ford	Escort	77,305	89	78	69
Yugo	Yugo	16,969	172	41	71
Volkswagen	Fox	12,662	295	28	83
Mazda	MX-6	29,729	91	98	89
Dodge	Daytona	43,898	71	129	92
Nissan	Pulsar	23,633	189	50	94
Acura	Integra	26,029	127	91	115
Hyundai	Excel	61,477	319	37	118
Nissan	200SX	9,122	167	78	131
Saab	900	9,634	204	66	135
Volkswagen	Golf	5,574	704	33	231
Volkswagen	Jetta	1,726	795	36	290
Volkswagen	GTI	1,932	1075	67	723
Volkswagen	Scirocco	1,617	822	105	866
Four-Door Models		**750,968**	**168**	**47**	**78**
Chevrolet	Nova	61,729	32	45	14
Dodge	Omni	33,383	30	63	19
Chevrolet	Sprint	8,350	54	43	23

Table 10 (Cont'd)
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (Cont'd)			
Plymouth	Horizon	35,772	37	67	25
Ford	88 1/2 Escort	21,971	43	60	26
Toyota	Corolla	68,762	62	48	30
Subaru	DL/GL	10,813	56	59	33
Ford	Escort	34,238	42	79	33
Dodge	Shadow	23,494	31	119	37
Plymouth	Sundance	23,788	75	51	38
Mercury	Tracer	22,543	54	74	40
Honda	Civic	74,602	101	56	56
Pontiac	Lemans	23,827	108	55	59
Nissan	Sentra	25,291	125	49	61
Acura	Integra	8,907	100	63	63
Isuzu	I-Mark	7,184	90	74	66
Chevrolet	Spectrum	16,827	156	48	74
Plymouth	Colt	8,299	110	79	87
Dodge	Colt	10,090	124	75	93
Mazda	323	41,644	116	83	96
Volkswagen	Fox	23,557	425	28	118
Saab	900	5,105	259	47	121
Hyundai	Excel	113,481	430	34	146
Volkswagen	Golf	4,862	589	34	199
Volkswagen	Jetta	31,307	686	54	373
Station Wagons/Passenger Vans		**125,723**	**68**	**50**	**34**
Toyota	Corolla	7,292	41	30	12
Mercury	Tracer	6,339	30	44	14
Honda	Civic	6,221	67	38	26
Subaru	DL/GL 4WD	24,494	52	52	27
Ford	Escort	19,941	23	120	27
Subaru	DL/GL	11,313	43	66	28
Ford	88 1/2 Escort	8,090	48	61	29
Volkswagen	Fox	8,969	245	25	61
Sports & Specialty		**150,660**	**179**	**183**	**326**
Ford	EXP	7,484	74	102	75
Mazda	RX-7	20,199	64	190	121
Honda	Civic CRX	34,004	230	54	124
Pontiac	Fiero	14,987	157	144	225
Toyota	MR2	6,166	165	155	255
Nissan	300ZX	7,575	199	156	310
Mazda	RX-7 Conv.	5,250	94	331	312
Porsche	944 Coupe	3,550	389	91	354

Table 10 (Cont'd)
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (Cont'd)			
Mercedes	560SL Conv.	6,705	138	361	496
Chevrolet	Corvette	9,900	159	430	684
Volkswagen	Cabriolet	5,409	651	149	973
		MIDSIZE CARS			
Two-Door Models		**976,876**	**73**	**139**	**101**
Plymouth	Reliant	5,449	51	25	12
Buick	Regal	63,920	31	107	33
Buick	Skyhawk	7,702	34	104	36
Ford	Tempo	24,103	40	103	41
Pontiac	Grand Prix	40,986	37	123	45
Buick	Skylark	14,550	56	82	46
Chevrolet	Beretta	175,128	65	79	52
Mercury	Topaz	5,239	59	92	55
Oldsmobile	Cutlass FWD	41,860	40	141	56
Chevrolet	Celebrity	6,080	61	93	57
Pontiac	Sunbird	25,509	59	103	60
Chrysler	LeBaron	27,711	91	76	69
Honda	Accord	56,903	86	88	76
Oldsmobile	Calais	41,504	94	94	88
Pontiac	Grand Am	95,462	81	112	91
Chevrolet	Cavalier	84,795	88	114	100
Oldsmobile	Cutlass Ciera	12,829	64	160	103
Mercury	Cougar	68,394	66	228	151
Ford	Thunderbird	77,410	59	255	151
Honda	Prelude	56,986	121	167	201
Oldsmobile	Cutlass RWD	16,838	156	199	311
Chevrolet	Monte Carlo	18,109	216	294	633
Four-Door Models		**1,563,930**	**62**	**90**	**56**
Plymouth	Caravelle	6,060	36	32	12
Dodge	600	5,582	21	81	17
Plymouth	Reliant	48,793	40	47	19
Dodge	Aries	40,700	24	83	20
Ford	Tempo	99,907	34	65	22
Chevrolet	Cavalier	41,685	26	88	23
Dodge	Dynasty	24,996	45	54	24
Ford	Tempo 4WD	7,625	14	187	25
Renault	Premier	21,537	32	90	29
Mercury	Topaz	32,505	44	65	29
Ford	Taurus	114,198	55	61	33

Table 10 (Cont'd)
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (Cont'd)			
Buick	Skyhawk	6,452	29	115	34
Chevrolet	Corsica	154,057	42	82	34
Mercury	Sable	38,616	40	94	37
Chrysler	LeBaron GTS	6,731	87	44	39
Pontiac	Sunbird	10,086	43	93	40
Volvo	240	17,953	115	42	49
Buick	Skylark	16,285	76	64	49
Chrysler	New Yorker (C Body)	36,319	74	67	49
Buick	Century	45,906	76	67	50
Mazda	929	19,402	39	131	51
Chrysler	LeBaron	14,108	56	92	52
Toyota	Camry	131,664	55	98	54
Chevrolet	Celebrity	75,749	61	96	59
Mazda	626	48,031	75	82	61
Oldsmobile	Calais	23,406	91	74	68
Nissan	Stanza	15,476	97	75	73
Honda	Accord	217,021	88	89	79
Chrysler	New Yorker (E Body)	6,051	90	94	84
Pontiac	Grand Am	36,772	77	111	86
Oldsmobile	Cutlass Ciera	97,531	82	105	87
Pontiac	6000	27,147	104	86	90
Mitsubishi	Sigma	5,187	59	217	129
Toyota	Cressida	7,285	51	274	140
Renault	Medallion	12,477	146	104	152
Nissan	Maxima	35,672	70	243	171
Station Wagons/Passenger Vans		**172,423**	**37**	**63**	**24**
Dodge	Aries	11,238	17	71	12
Plymouth	Reliant	11,977	42	38	16
Ford	Taurus	45,471	46	38	18
Chevrolet	Celebrity	18,855	32	57	18
Chevrolet	Cavalier	11,621	23	99	23
Mercury	Sable	12,358	26	88	23
Volvo	240	8,308	64	49	31
Oldsmobile	Cutlass Ciera	8,186	43	79	34
Toyota	Camry	14,231	37	96	36
Sports & Specialty		**484,740**	**150**	**172**	**258**
Oldsmobile	Toronado	8,753	38	143	55
Merkur	Scorpio	6,908	53	105	55
Volvo	740 SW	7,803	101	57	57
Saab	9000	6,917	114	68	77

Table 10 (Cont'd)
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (Cont'd)			
Audi	80/90	5,992	115	77	88
Acura	Legend 4D	33,971	57	166	94
Chrysler	LeBaron Conv.	22,851	98	108	106
Volvo	740 4D	16,797	138	80	110
Lincoln	Continental	16,361	50	241	121
Cadillac	Eldorado	17,928	191	65	125
Acura	Legend 2D	16,599	57	226	129
Cadillac	Seville	9,981	185	73	136
BMW	500 Series	12,937	88	202	178
Ford	Mustang	96,973	143	140	199
Lincoln	Mark VII	25,471	64	314	202
Ford	Mustang Conv.	19,139	150	153	229
Toyota	Supra	13,209	89	273	242
Mercedes	190D/E	8,763	232	118	272
BMW	325 2D	5,350	153	212	325
Chevrolet	Camaro	50,703	303	200	607
Pontiac	Firebird	35,269	327	218	713
BMW	325i Conv.	5,896	121	642	774
		LARGE CARS			
Two-Door Models		**10,436**	**95**	**172**	**163**
Buick	LeSabre	6,051	93	213	199
Four-Door Models		**439,806**	**93**	**131**	**122**
Dodge	Diplomat	5,109	50	72	36
Chrysler	New Yorker 5th Ave	22,942	80	56	45
Buick	LeSabre	60,261	89	84	75
Buick	Electra	43,286	93	98	91
Ford	Crown Victoria	43,661	46	214	98
Oldsmobile	Delta 88	73,199	119	85	101
Oldsmobile	Ninety-Eight	39,602	105	98	103
Pontiac	Bonneville	45,529	83	153	127
Mercury	Grand Marquis	61,400	73	292	213
Chevrolet	Caprice	42,478	135	159	214
Station Wagons/Passenger Vans		**439,744**	**42**	**90**	**38**
Dodge	Caravan	69,278	36	65	24
Plymouth	Voyager	69,908	51	57	29
Ford	Aerostar	93,742	30	112	34
Dodge	Grand Caravan	52,742	40	86	35

Table 10 (Cont'd)
Insurance Losses, Theft Coverages
1988 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		LARGE CARS (Cont'd)			
Plymouth	Grand Voyager	50,501	48	73	35
Ford	Crown Victoria	6,402	32	121	39
GMC	Safari Van	12,758	40	140	55
Chevrolet	Astro Van	59,000	40	141	56
Chevrolet	Caprice	9,741	93	90	83
Sports & Specialty		**258,572**	**163**	**145**	**237**
Jaguar	XJ6	13,683	76	141	108
Lincoln	Town Car	105,735	67	252	169
BMW	735i	9,715	62	336	207
Cadillac	DeVille 4D	53,862	264	90	238
Cadillac	Fleetwood d'Elegance	7,946	255	105	269
Mercedes	260/300E	12,449	166	173	288
Cadillac	DeVille 2D	15,404	351	94	331
Mercedes	SEL/SDL Series	9,405	207	224	463
Cadillac	Brougham	24,343	289	163	470

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$50	5%	50%
>$50	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

Table 11
Insurance Losses, Theft Coverages
1987 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
All	**All**	**10,681,312**	**100 = 9.6**	**100 = $2,308**	**100 = $22.1**
		SMALL CARS			
Two-Door Models		**1,575,168**	**118**	**65**	**77**
Toyota	Tercel	78,192	55	39	22
Plymouth	Colt	17,022	71	33	23
Subaru	Justy	9,416	64	38	25
Subaru	GL 4WD	7,128	55	52	29
Chevrolet	Chevette	21,653	64	48	31
Subaru	Hatchback	5,715	56	56	31
Plymouth	Turismo	44,350	38	83	31
Plymouth	Sundance	37,107	63	54	34
Subaru	DL/GL	7,790	58	62	36
Dodge	Shadow	39,229	49	78	38
Renault	Alliance	7,170	87	44	38
Dodge	Colt	21,731	75	52	39
Honda	Civic	58,186	91	43	39
Chevrolet	Sprint	34,034	72	54	39
Dodge	Charger	48,619	49	80	40
Mazda	323	17,315	107	44	47
Nissan	Sentra	243,709	113	45	51
Chevrolet	Spectrum	19,201	118	43	51
Ford	Escort	180,893	79	69	55
Toyota	Celica	97,250	57	100	57
Yugo	Yugo	36,700	144	39	57
Mercury	Lynx	17,602	77	75	58
Isuzu	I-Mark	5,924	99	63	63
Toyota	Corolla FX	33,312	86	77	66
Mitsubishi	Mirage	5,384	135	55	74
Volkswagen	Fox	10,405	262	30	78
Dodge	Daytona	31,600	65	130	85
Acura	Integra	43,237	111	80	89
Nissan	200SX	37,188	69	130	89
Nissan	Pulsar	63,233	149	61	91
Hyundai	Excel	67,415	280	36	101
Toyota	Corolla	21,162	83	144	119
Subaru	XT Coupe	12,137	144	90	129
Mazda	626	22,317	110	118	129
Honda	Prelude	65,514	106	141	149
Volkswagen	Golf	16,778	569	35	197
Plymouth	Conquest	14,438	144	162	232
Saab	900	22,538	381	72	273
Volkswagen	Jetta	6,001	736	39	285

Table 11 (Cont'd)
Insurance Losses, Theft Coverages
1987 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (Cont'd)			
Volkswagen	Scirocco	8,128	615	74	452
Volkswagen	GTI	11,876	893	61	543
Mitsubishi	Starion	6,533	173	321	555
Four-Door Models		**1,541,395**	**142**	**54**	**77**
Plymouth	Horizon	136,629	30	58	17
Dodge	Omni	108,094	31	68	21
Chevrolet	Chevette	12,268	46	48	22
Ford	Escort	84,150	35	73	25
Mercury	Lynx	9,893	36	76	28
Subaru	GL 4WD	10,240	50	69	34
Subaru	DL/GL	27,684	58	61	35
Plymouth	Sundance	44,203	66	54	36
Chevrolet	Sprint	20,476	51	70	36
Toyota	Tercel	7,232	48	76	36
Honda	Civic	130,865	76	49	38
Dodge	Shadow	39,802	37	105	39
Nissan	Sentra	119,990	123	34	42
Chevrolet	Nova	130,982	64	78	49
Renault	Alliance	10,843	86	62	53
Isuzu	I-Mark	12,736	76	82	62
Chevrolet	Spectrum	48,605	153	47	71
Toyota	Corolla	108,241	89	94	83
Acura	Integra	25,236	93	98	92
Volkswagen	Fox	10,232	313	30	92
Dodge	Colt	25,500	115	81	93
Mazda	323	51,216	91	102	94
Mitsubishi	Tredia	6,326	86	112	96
Plymouth	Colt	20,942	117	86	100
Mitsubishi	Mirage	8,595	158	69	110
Hyundai	Excel	145,663	399	33	130
Volkswagen	Golf	23,284	464	32	150
Mazda	626	70,998	127	124	158
Saab	900	13,708	324	61	197
Alfa Romeo	Milano	5,025	335	84	283
Volkswagen	Jetta	70,062	627	49	308
Station Wagons/Passenger Vans		**288,889**	**56**	**70**	**39**
Ford	Escort	56,247	24	40	10
Toyota	Tercel 4WD	6,813	26	76	20
Subaru	DL/GL 4WD	62,181	54	40	22
Subaru	DL/GL	24,890	35	67	23

Table 11 (Cont'd)
Insurance Losses, Theft Coverages
1987 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		SMALL CARS (Cont'd)			
Honda	Civic	16,624	55	43	24
Honda	Civic 4WD	6,258	70	46	32
Mercury	Lynx	5,726	24	144	35
Toyota	Tercel	8,761	58	64	37
Nissan	Stanza	10,509	55	69	38
Nissan	Sentra	21,718	61	66	40
Mazda	323	10,964	50	88	44
Volkswagen	Fox	3,250	314	17	53
Nissan	Van	18,949	55	123	68
Volkswagen	Vanagon	7,138	158	50	79
Toyota	Van	14,420	113	155	176
Sports & Specialty		**368,034**	**195**	**141**	**274**
Ford	EXP	26,004	87	78	68
Honda	Civic CRX	73,025	201	52	105
Mazda	RX-7	60,005	93	151	141
Pontiac	Fiero	45,450	186	83	154
Nissan	300ZX 2+2	8,914	168	110	185
Nissan	300ZX	25,099	183	122	223
Porsche	924 Coupe	7,646	402	68	273
Toyota	MR2	20,315	210	197	415
Porsche	944 Coupe	15,434	359	131	472
Chevrolet	Corvette	21,090	164	341	557
Volkswagen	Cabriolet	15,995	644	88	565
Mercedes	560SL Conv.	11,979	136	493	668
Chevrolet	Corvette Conv.	8,759	104	650	678
Porsche	911 Targa/Cabriolet	4,530	258	621	1602
		MIDSIZE CARS			
Two-Door Models		**1,213,392**	**86**	**158**	**137**
Buick	Century	6,410	41	37	15
Dodge	Aries	7,134	40	60	24
Plymouth	Reliant	9,086	59	56	33
Oldsmobile	Firenza	5,786	31	116	36
Ford	Tempo	62,941	38	97	37
Chevrolet	Beretta	6,066	66	61	40
Mercury	Topaz	13,388	56	73	41
Honda	Accord	74,747	75	57	43
Buick	Skyhawk	22,673	53	87	46
Buick	Somerset	44,395	54	93	50
Chevrolet	Celebrity	15,425	55	120	66

Table 11 (Cont'd)
Insurance Losses, Theft Coverages
1987 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (Cont'd)			
Oldsmobile	Calais	71,101	74	90	67
Oldsmobile	Cutlass Ciera	28,438	56	124	69
Chrysler	LeBaron	65,517	67	106	71
Pontiac	Sunbird	48,904	98	80	79
Chevrolet	Cavalier	128,064	80	99	79
Pontiac	Grand Am	158,875	74	113	84
Mercury	Cougar	98,164	51	176	90
Merkur	XR4Ti	6,080	135	74	100
Ford	Thunderbird	114,443	56	187	105
Pontiac	Grand Prix	16,571	117	220	257
Oldsmobile	Cutlass	79,016	166	189	313
Buick	Regal	54,671	186	268	499
Chevrolet	Monte Carlo	68,993	209	270	563
Four-Door Models		**2,600,224**	**59**	**90**	**53**
Plymouth	Reliant	55,612	37	39	14
Ford	Tempo 4WD	7,889	14	126	17
Plymouth	Caravelle	32,077	27	73	20
Chrysler	LeBaron	53,645	41	52	21
Dodge	Aries	49,097	25	85	21
Dodge	600	30,277	32	77	25
Chevrolet	Corsica	6,133	31	83	25
Chevrolet	Cavalier	101,828	39	67	26
Ford	Tempo	145,634	30	90	27
Ford	Taurus	202,406	50	56	28
Mercury	Topaz	47,268	56	55	31
Oldsmobile	Firenza	8,450	34	112	38
Mercury	Sable	70,787	49	80	39
Toyota	Camry	167,331	47	87	41
Buick	Skylark	28,798	51	89	45
Buick	Century	127,600	61	75	46
Chevrolet	Celebrity	172,057	45	105	47
Chrysler	LeBaron GTS	35,054	64	74	47
Volvo	240	36,086	122	39	48
Buick	Skyhawk	12,800	57	85	49
Dodge	Lancer	22,223	38	130	50
Pontiac	Sunbird	23,845	88	61	54
Oldsmobile	Cutlass Ciera	191,440	69	81	56
Honda	Accord	305,816	70	83	58
Chrysler	New Yorker	62,379	64	92	59
Peugeot	505	5,816	197	30	59
Nissan	Stanza	103,849	69	87	60
Oldsmobile	Calais	40,854	72	88	63

Table 11 (Cont'd)
Insurance Losses, Theft Coverages
1987 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (Cont'd)			
Cadillac	Cimarron	14,202	54	152	82
Pontiac	Grand Am	68,445	83	100	83
Pontiac	6000	84,655	113	76	86
Nissan	Maxima	199,402	51	177	91
Oldsmobile	Cutlass	27,304	97	122	118
Mitsubishi	Galant	13,137	73	168	122
Audi	4000	9,647	209	71	147
Volkswagen	Quantum	4,500	256	69	177
Toyota	Cressida	31,209	54	370	198
Station Wagons/Passenger Vans		**398,719**	**39**	**69**	**27**
Plymouth	Colt Vista 4WD	6,242	22	54	12
Plymouth	Reliant	19,792	34	39	13
Dodge	Aries	17,481	25	73	18
Chevrolet	Cavalier	34,904	25	80	20
Volvo	240	20,381	72	27	20
Dodge	Colt Vista 4WD	7,517	32	64	21
Plymouth	Colt Vista	12,140	35	68	24
Oldsmobile	Cutlass Ciera	22,378	40	61	24
Ford	Taurus	84,185	44	55	24
Buick	Century	14,468	38	67	25
Dodge	Colt Vista	15,081	38	74	28
Nissan	Maxima	14,124	29	112	32
Chevrolet	Celebrity	44,507	34	104	35
Pontiac	6000	9,901	68	51	35
Toyota	Camry	30,306	32	113	36
Mercury	Sable	25,333	45	97	43
Chrysler	LeBaron	5,130	46	125	58
Sports & Specialty		**764,369**	**157**	**169**	**266**
Volvo	740/760 SW	17,820	92	69	63
Sterling	Sterling 825/827	12,773	51	137	70
Acura	Legend 4D	38,597	54	136	73
Lincoln	Continental	15,168	41	205	84
Chrysler	LeBaron Conv.	6,799	74	121	89
Volvo	740/760 4D	47,490	135	66	90
Oldsmobile	Toronado	12,096	53	185	99
BMW	500 Series	15,634	77	135	104
Audi	5000 4D	20,275	168	63	106
Saab	9000	12,598	159	67	107
Ford	Mustang	125,800	113	113	128

Table 11 (Cont'd)
Insurance Losses, Theft Coverages
1987 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		MIDSIZE CARS (Cont'd)			
BMW	325 4D	24,098	87	147	128
Chevrolet	Cavalier Conv.	5,013	85	153	129
Buick	Riviera	12,278	100	142	141
Acura	Legend 2D	9,826	63	238	151
Cadillac	Seville	14,281	175	92	161
Toyota	Supra	42,623	102	190	193
Cadillac	Eldorado	15,564	229	89	204
Mercedes	190D/E	21,784	218	95	207
BMW	325 2D	33,994	115	189	217
Lincoln	Mark VII	15,327	78	303	237
Ford	Mustang Conv.	19,684	144	174	250
BMW	325i Conv.	8,828	93	340	318
Chevrolet	Camaro	119,653	270	228	618
Pontiac	Firebird	80,422	301	224	673
		LARGE CARS			
Two-Door Models		**47,612**	**76**	**150**	**114**
Ford	Crown Victoria	5,850	38	128	49
Buick	LeSabre	14,612	82	138	114
Oldsmobile	Delta 88	11,208	108	148	161
Four-Door Models		**901,695**	**79**	**118**	**94**
Dodge	Diplomat	20,158	49	81	39
Ford	Crown Victoria	68,553	37	116	43
Plymouth	Gran Fury	10,389	71	71	51
Chrysler	New Yorker 5th Ave	100,639	64	84	54
Buick	LeSabre	119,264	78	89	69
Pontiac	Bonneville	98,298	79	110	87
Oldsmobile	Delta 88	137,867	98	94	92
Buick	Electra	65,843	95	116	110
Mercury	Grand Marquis	105,487	52	238	123
Oldsmobile	Ninety-Eight	66,190	100	126	126
Chevrolet	Caprice	109,003	108	145	157
Station Wagons/Passenger Vans		**635,740**	**48**	**76**	**36**
Ford	Crown Victoria	12,699	16	29	5
Plymouth	Voyager	137,824	46	45	21
GMC	Safari Van	21,854	24	93	22
Dodge	Caravan	138,121	37	61	22
Ford	Aerostar	159,293	60	54	32

Table 11 (Cont'd)
Insurance Losses, Theft Coverages
1987 Models - Passenger Cars

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		LARGE CARS (Cont'd)			
Mercury	Grand Marquis	8,105	35	107	37
Chevrolet	Astro Van	96,570	36	107	39
Pontiac	Safari Wagon	10,114	74	134	99
Buick	Electra	5,123	86	116	100
Oldsmobile	Custom Cruiser	14,524	71	173	123
Chevrolet	Caprice	26,667	95	143	137
Sports & Specialty		**346,070**	**187**	**123**	**230**
Lincoln	Town Car	64,662	62	202	125
Cadillac	DeVille 4D	96,099	233	90	209
Mercedes	260E/300D/E	36,625	174	125	217
Cadillac	Fleetwood d'Elegance	15,111	245	92	226
Cadillac	DeVille 2D	31,769	276	87	240
Jaguar	XJ6	12,735	57	446	254
Mercedes	SEL/SDL Series	28,898	155	214	332
Cadillac	Brougham	52,528	248	150	372

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$50	5%	50%
>$50	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

Table 12
Insurance Losses, Theft Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		VANS			
All Vans		**60,424**	**109**	**136**	**148**
Ford	E-150 Econoline (1/2-3/4T)	13,445	128	105	134
Chevrolet	Astro Cargo Van	7,535	59	330	194
Dodge	B250 Cargo Van	6,313	142	137	195
Chevrolet	Chevy Van (3/4T)	12,617	139	162	225
		PICKUPS			
Small Pickups		**188,203**	**115**	**78**	**90**
Ford	Ranger Super Cab	9,607	52	76	40
Ford	Ranger	21,815	66	65	43
Dodge	Dakota (1/2T)	11,827	74	66	48
Toyota	Xtra Cab	5,422	73	84	61
Toyota	Standard Bed	9,932	135	47	64
Dodge	D150 (1/2T)	5,713	111	74	83
GMC	S15	6,076	111	93	103
Toyota	Standard Bed 4x4	8,739	108	98	106
Nissan	Standard Bed	8,936	198	56	110
Chevrolet	S10	30,666	115	99	114
Mazda	B Series Standard Bed	10,883	218	62	134
Mazda	B Series Cab Plus	5,759	198	87	171
Standard Pickups		**212,259**	**133**	**111**	**148**
Ford	F-250 (3/4T)	7,330	113	50	56
Ford	F-150 (1/2-3/4T)	33,633	72	116	84
Toyota	Xtra Cab 4x4	7,958	84	121	101
Ford	F-150 (1/2-3/4T) 4x4	22,351	58	184	106
Chevrolet	20 Series (3/4T) 4x4	5,164	56	222	123
Ford	F-250 (3/4T) 4x4	9,610	74	200	147
Chevrolet	10 Extended Cab (1/2T)	6,324	377	48	180
Ford	F-150 Super Cab	9,362	227	80	182
Chevrolet	10 Series (1/2T)	37,454	190	100	189
Chevrolet	10 Series (1/2T) 4x4	18,508	107	199	212
GMC	1500 Series (1/2T)	9,785	184	124	229
		UTILITY VEHICLES			
Small Utility Vehicles		**42,616**	**179**	**95**	**171**
Ford	Bronco II 4x4	12,971	33	107	35
Ford	Bronco II	6,911	49	104	50

Table 12 (Cont'd)
Insurance Losses, Theft Coverages
1989 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		UTILITY VEHICLES (Cont'd)			
Jeep	Wrangler	12,167	294	89	261
Suzuki	Sidekick 4x4	3,489	485	69	336
Intermediate Utility Vehicles		**125,029**	**152**	**212**	**322**
Chevrolet	S10 Blazer	11,548	116	146	170
Ford	Bronco	12,815	78	293	227
Chevrolet	T10 Blazer 4x4	28,065	169	211	357
Jeep	Cherokee 4x4	33,179	192	201	386
GMC	T15 Jimmy 4x4	6,632	171	276	473
Large Utility Vehicles		**15,611**	**169**	**341**	**576**
Chevrolet	Suburban (1/2T)	5,425	250	384	961

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$50	5%	50%
>$50	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

Table 13
Insurance Losses, Theft Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		VANS			
All Vans		**174,623**	**116**	**126**	**146**
Ford	E-150 Club Wagon (1/2-3/4T)	5,166	99	10	10
Ford	Aerostar Cargo Van	5,060	78	43	34
GMC	Safari Cargo Van	5,626	50	139	69
Ford	E-150 Econoline (1/2-3/4T)	41,205	149	76	113
Dodge	B250 Cargo Van	14,495	135	112	151
Chevrolet	Astro Cargo Van	27,554	86	195	168
Chevrolet	Chevy Van (3/4T)	35,321	132	177	235
GMC	Vandura (3/4T)	10,872	126	188	236
		PICKUPS			
Small Pickups		**710,330**	**116**	**75**	**87**
Jeep	Comanche 4x4	5,028	80	39	31
Dodge	Dakota (1/2T)	36,716	61	58	35
Jeep	Comanche	14,649	79	49	39
Ford	Ranger Super Cab	42,974	60	91	55
Ford	Ranger Super Cab 4x4	24,009	57	102	58
Ford	Ranger	111,359	70	86	60
Isuzu	88 1/2 Standard Bed	8,117	123	50	61
Toyota	Long Bed (1/2T)	5,334	116	56	65
Chevrolet	S10 Extended Cab	8,611	105	64	67
Dodge	D150 (1/2T)	20,717	97	73	71
Chevrolet	S10	90,620	95	78	74
GMC	S15	18,362	105	73	76
Dodge	Ram50 Extended Cab	6,188	128	66	84
Ford	Ranger 4x4	22,031	73	118	86
Dodge	Ram50	13,858	128	67	86
Nissan	Standard Bed	26,434	183	49	91
Nissan	King Cab 4x4	5,223	108	85	91
Nissan	Standard Bed 4x4	6,230	126	80	101
Toyota	Standard Bed	47,712	187	55	104
Mazda	B Series Cab Plus	11,859	178	61	109
Mazda	B Series Standard Bed	35,275	200	60	121
Nissan	King Cab	7,249	155	91	140
Mitsubishi	Standard Bed	17,037	239	67	161
Chevrolet	T10 4x4	11,956	90	180	162
Chevrolet	T10 Extended Cab 4x4	8,793	116	147	171
Toyota	Standard Bed 4x4	38,864	216	84	182
Toyota	Xtra Cab 4x4	14,766	183	112	205

Table 13 (Cont'd)
Insurance Losses, Theft Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		PICKUPS (Cont'd)			
Standard Pickups		**550,231**	**103**	**105**	**109**
Ford	F-150 Super Cab 4x4	7,719	55	91	50
Ford	F-250 (3/4T) 4x4	20,600	68	107	73
Chevrolet	20 Series (3/4T)	12,924	102	79	80
Chevrolet	10 Extended Cab (1/2T)	12,204	162	53	86
GMC	2500 Series (3/4T) 4x4	5,201	61	145	89
Dodge	Dakota (1/2T) 4x4	15,990	72	126	91
Ford	F-150 (1/2-3/4T)	94,434	89	106	94
Ford	F-250 (3/4T)	14,252	96	101	96
Ford	F-150 (1/2-3/4T) 4x4	50,716	63	157	99
Ford	F-250 Super Cab 4x4	6,497	100	100	100
Chevrolet	20 Series (3/4T) 4x4	16,974	70	144	101
GMC	1500 Series (1/2T)	34,194	115	90	104
Ford	F-250 Super Cab	7,975	243	46	111
GMC	1500 Series (1/2T) 4x4	14,626	76	147	112
Chevrolet	10 Series (1/2T) 4x4	52,631	77	155	119
Dodge	W150 (1/2T) 4x4	7,468	81	150	121
Chevrolet	10 Series (1/2T)	122,150	119	105	125
Ford	F-150 Super Cab	20,826	212	71	151
Toyota	4Runner	5,891	236	169	399
		UTILITY VEHICLES			
Small Utility Vehicles		**169,980**	**257**	**62**	**160**
Ford	Bronco II 4x4	65,703	53	122	65
Ford	Bronco II	26,346	69	111	77
Dodge	Raider	5,882	103	114	118
Suzuki	Samurai Van 4x4	4,759	295	47	138
Suzuki	Samurai 4x4	39,304	754	39	294
Jeep	Wrangler	23,558	292	104	305
Intermediate Utility Vehicles		**336,880**	**139**	**178**	**247**
Isuzu	Trooper II 4x4	29,921	126	78	98
Dodge	Ramcharger	5,229	88	124	109
GMC	S15 Jimmy	7,940	85	129	111
Chevrolet	S10 Blazer	26,858	85	140	119
Dodge	Ramcharger 4x4	5,292	132	142	188
Jeep	Grand Wagoneer	7,199	74	317	233
GMC	T15 Jimmy 4x4	16,009	124	206	256
Chevrolet	T10 Blazer 4x4	59,122	136	191	259

Table 13 (Cont'd)
Insurance Losses, Theft Coverages
1988 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		UTILITY VEHICLES (Cont'd)			
Ford	Bronco	30,483	106	259	275
Jeep	Wagoneer	5,542	108	256	276
Jeep	Cherokee	12,096	174	164	286
Toyota	4Runner Wagon	12,097	174	171	298
Jeep	Cherokee 4x4	81,772	193	157	302
Chevrolet	K10 Blazer (1/2T)	12,696	112	312	349
Nissan	Pathfinder	15,613	147	257	379
Large Utility Vehicles		**43,007**	**134**	**285**	**382**
Chevrolet	Suburban (1/2T) 4x4	10,078	95	258	244
GMC	Suburban (1/2T)	5,118	179	265	475
Chevrolet	Suburban (1/2T)	15,732	175	295	517

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$50	5%	50%
>$50	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

Table 14
Insurance Losses, Theft Coverages
1987 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		VANS			
All Vans		**335,331**	**113**	**114**	**129**
Dodge	B250 (3/4T)	8,689	56	38	21
Ford	E-250 Econoline (3/4T)	5,850	71	39	28
Dodge	B150 (1/2T)	7,600	61	56	34
Dodge	Cargo Minivan	6,800	60	66	40
Ford	E-150 Club Wagon (1/2-3/4T)	9,070	79	72	57
Dodge	B150 Cargo Van	11,420	80	83	66
Chevrolet	Chevy Van (1/2T)	5,329	66	101	67
GMC	Safari Cargo Van	7,725	53	152	81
Ford	Aerostar Cargo Van	10,428	63	134	85
Chevrolet	Astro Cargo Van	37,786	65	145	95
Toyota	Cargo Van	19,395	108	105	113
Ford	E-150 Econoline (1/2-3/4T)	75,918	141	94	133
GMC	Vandura (3/4T)	16,682	135	108	146
Dodge	B250 Cargo Van	34,596	155	104	161
Chevrolet	Chevy Van (3/4T)	61,151	136	169	230
		PICKUPS			
Small Pickups		**1,303,485**	**107**	**76**	**81**
Dodge	Dakota (1/2T)	83,041	44	65	29
Ford	Ranger Super Cab	43,953	59	68	41
Dodge	Ram50 Long Bed	16,710	74	63	47
Ford	Ranger	134,285	63	75	48
Isuzu	Standard Bed	24,686	93	53	49
Dodge	Ram50	35,099	92	54	50
Ford	Ranger Super Cab 4x4	30,008	70	72	50
Chevrolet	S10	128,010	77	70	54
Dodge	D150 (1/2T)	42,701	87	63	54
Jeep	Comanche	18,044	108	51	56
Dodge	Ram50 4x4	10,443	81	69	56
Nissan	Standard Bed	100,680	122	46	56
GMC	S15	27,933	73	84	61
Nissan	King Cab	23,980	113	60	68
Mazda	B Series Long Bed	23,119	113	67	76
Mazda	B Series Cab Plus	51,873	117	69	80
Mazda	B Series Standard Bed	93,086	134	60	80
GMC	T15 4x4	8,345	64	128	82
Ford	Ranger 4x4	39,748	65	128	83
Chevrolet	T10 4x4	35,496	72	116	84
Jeep	Comanche 4x4	5,935	120	70	85
Nissan	Standard Bed 4x4	10,304	130	73	96
Mitsubishi	Standard Bed	25,256	155	69	108

Table 14 (Cont'd)
Insurance Losses, Theft Coverages
1987 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		PICKUPS (Cont'd)			
Toyota	Standard Bed	90,668	170	69	116
Nissan	King Cab 4x4	13,126	121	99	120
Toyota	Long Bed (1/2T)	18,659	138	98	136
Mazda	B Series Standard Bed 4x4	11,411	135	108	146
Chevrolet	El Camino	11,284	87	189	165
Toyota	Long Bed (1/2T) 4x4	6,728	171	106	181
Toyota	Standard Bed 4x4	56,572	202	94	190
Toyota	Xtra Cab Long Bed	16,618	217	89	193
Toyota	Xtra Cab 4x4	28,287	203	138	281
Standard Pickups		**523,189**	**132**	**189**	**250**
Dodge	Dakota (1/2T) 4x4	23,546	57	64	36
Ford	F-150 (1/2-3/4T)	118,679	78	89	69
Dodge	W150 (1/2T) 4x4	15,745	78	94	73
Ford	F-250 Super Cab 4x4	7,707	81	97	78
Ford	F-150 (1/2-3/4T) 4x4	56,498	63	149	94
Ford	F-250 (3/4T) 4x4	21,650	67	144	97
Ford	F-250 (3/4T)	17,288	93	106	99
Ford	F-150 Super Cab	24,889	204	81	166
Ford	F-250 Super Cab	9,882	221	104	230
Chevrolet	20 Series (3/4T)	9,636	107	233	249
Chevrolet	20 Series (3/4T) 4x4	11,225	105	307	323
GMC	1500 Series (1/2T) 4x4	10,074	142	281	400
Chevrolet	10 Series (1/2T) 4x4	40,891	151	266	401
GMC	1500 Series (1/2T)	20,959	204	223	456
Toyota	4Runner	33,194	245	223	546
Chevrolet	10 Series (1/2T)	82,242	229	246	563
		UTILITY VEHICLES			
Small Utility Vehicles		**258,640**	**241**	**58**	**139**
Dodge	Raider	22,291	87	60	52
Ford	Bronco II 4x4	87,584	58	110	64
Ford	Bronco II	25,071	66	108	72
Mitsubishi	Montero 4x4	11,756	105	91	95
Suzuki	Samurai Van 4x4	15,192	203	47	96
Suzuki	Samurai 4x4	58,237	689	35	244
Jeep	Wrangler	38,506	267	105	279

Table 14 (Cont'd)
Insurance Losses, Theft Coverages
1987 Models - Vans, Pickups, and Utility Vehicles

Make	Series	Total Exposure (Insured Vehicle Years)	Relative Claim Frequency	Relative Average Loss Payment Per Claim	Relative Average Loss Payment Per Insured Vehicle Year
		UTILITY VEHICLES (Cont'd)			
Intermediate Utility Vehicles		**483,092**	**112**	**154**	**172**
Isuzu	Trooper II 4x4	27,050	97	53	51
Dodge	Ramcharger 4x4	12,453	73	88	65
GMC	S15 Jimmy	10,954	75	115	86
Chevrolet	S10 Blazer	51,813	74	119	88
Jeep	Grand Wagoneer	11,473	48	238	114
Jeep	Cherokee	12,365	136	94	128
Jeep	Wagoneer	11,954	90	157	142
Jeep	Cherokee 4x4	89,009	155	103	160
GMC	T15 Jimmy 4x4	24,322	102	157	160
Chevrolet	T10 Blazer 4x4	106,851	103	172	177
Ford	Bronco	34,992	85	225	191
Dodge	Ramcharger	9,818	104	198	207
Nissan	Pathfinder	39,181	142	157	224
GMC	Jimmy (1/2T)	6,779	118	301	356
Chevrolet	K10 Blazer (1/2T)	24,948	133	317	420
Large Utility Vehicles		**57,946**	**125**	**269**	**337**
Chevrolet	Suburban (3/4T)	5,785	90	224	201
Chevrolet	Suburban (1/2T) 4x4	11,173	94	235	220
GMC	Suburban (1/2T)	7,419	138	215	298
Chevrolet	Suburban (1/2T)	22,429	174	291	508

Results are standardized to the distribution:

Deductible	Youthful Operator	No Youthful Operator
≤$50	5%	50%
>$50	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

Appendix A-1

1987-89 Vehicle Series Designations -- Passenger Cars

Make Name	Series Name	Body Style	Vehicle Size Class		
			1987	1988	1989
Acura	Integra	2Dr, 4Dr	S	S	S
	Legend*	2Dr, 4Dr	M	M	M
Alfa Romeo	Milano	4Dr	S	S	S
	Spider*	Conv	S	S	S
American	Eagle	4Dr [1], SW	M	M	
Aston Martin*	Lagonda	4Dr	L	L	L
	Saloon	2Dr	M	M	M
	Vantage	2Dr	M	M	M
	Volante	Conv	M	M	M
Audi	80*	4Dr		M	M
	80 Quattro*	4Dr		M	M
	90*	4Dr		M	M
	90 Quattro*	4Dr		M	M
	100*	4Dr, SW			M
	100 Quattro*	4Dr			M
	200*	4Dr			M
	200 Quattro*	4Dr, SW			M
	4000	4Dr	M		
	4000 Quattro*	4Dr	S		
	5000*	4Dr, SW	M	M	
	5000 Quattro*	4Dr, SW	M	M	
	GT Coupe	2Dr	M		
Austin Rover*	Sterling 825/827	4Dr	M	M	M
Avanti*	Avanti	2Dr, Conv	M	M	M
Bentley*	Continental	Conv	L	L	L
	Eight	4Dr	L	L	L
	Mulsanne	4Dr	L	L	L
	Mulsanne-L	4Dr	L		
	Turbo R	4Dr			L
Bertone*	X 1/9	Conv	S	S	S

Make Name	Series Name	Body Style	Vehicle Size Class 1987	1988	1989
BMW*	325e	2Dr, 4Dr	M	M	
	325i	2Dr, 4Dr, Conv	M	M	M
	325iX	2Dr, 4Dr		M	M
	524TD	4Dr	M		
	525i	4Dr			M
	528e	4Dr	M	M	
	535i	4Dr	M	M	M
	635CSi	2Dr	M	M	M
	735i	4Dr	L	L	L
	735iL	4Dr		L	L
	750iL	4Dr		L	L
	L7	4Dr	L		
	M3	2Dr		M	M
	M5	4Dr		M	
	M6	2Dr	M	M	
Buick	Century	2Dr, 4Dr, SW	M	M	M
	Electra	2Dr [1], 4Dr, SW	L	L	L
	LeSabre	2Dr, 4Dr, SW	L	L	L
	Reatta*	2Dr		S	S
	Regal	2Dr	M		
	Regal FWD	2Dr		M	M
	Riviera*	2Dr	M	M	M
	Skyhawk	2Dr, 4Dr, SW	M	M	M
	Skylark	2Dr [2], 4Dr	M	M	M
	Somerset	2Dr	M		
Cadillac	Allante*	Conv	S	S	S
	Brougham*	4Dr	L	L	L
	Cimarron	4Dr	M	M	
	DeVille*	2Dr, 4Dr	L	L	L
	Eldorado*	2Dr	M	M	M
	Fleetwood*	2Dr [3], 4Dr	L	L	L
	Fleetwood Limo*	4Dr	L		
	Fleetwood 60 Special*	4Dr	L	L	
	Seville*	4Dr	M	M	M
Chevrolet	Astro Van	PV	L	L	L
	Beretta	2Dr	M	M	M
	Camaro*	2Dr, Conv	M	M	M
	Caprice	2Dr, 4Dr, SW	L	L	L
	Cavalier	2Dr, 4Dr, SW, Conv*	M	M	M
	Celebrity	2Dr [4], 4Dr, SW	M	M	M
	Chevette	2Dr, 4Dr	S		
	Corsica	4Dr	M	M	M
	Corvette*	2Dr, Conv	S	S	S
	Metro	2Dr, 4Dr			S
	Monte Carlo	2Dr	M	M	
	Nova	4Dr	S	S	
	Prizm	4Dr			S
	Spectrum	2Dr, 4Dr	S	S	S
	Sprint	2Dr, 4Dr	S	S	S
Chrysler	Daytona	2Dr	S	S	S
	Dynasty	4Dr		M	M
	LeBaron	2Dr, 4Dr [4], SW [4],Conv*	M	M	M
	LeBaron (H Body)	4Dr	M	M	M

Make Name	Series Name	Body Style	Vehicle Size Class 1987	1988	1989
Chrysler (cont'd)	New Yorker (C Body)	4Dr		M	M
	New Yorker (E Body)	4Dr	M	M	
	New Yorker 5th Ave	4Dr	L	L	L
	Newport	4Dr	L	L	L
	TC*	Conv		S	
Chrysler/ Plymouth/ Mitsubishi	Colt	2Dr, 4Dr [4], SW [2]	S	S	S
	Colt Vista	SW	M	M	M
	Colt Vista 4WD	SW	M	M	M
	Colt 4WD	SW			S
	Conquest	2Dr	S	S	S
Daihatsu	Charade	2Dr		S	S
Dodge	600	4Dr	M	M	
	Aries	2Dr, 4Dr, SW [4]	M	M	M
	Caravan	PV	L	L	L
	Charger	2Dr	S		
	Daytona	2Dr	S	S	S
	Diplomat	4Dr	L	L	L
	Dynasty	4Dr		M	M
	Grand Caravan	PV		L	L
	Lancer	4Dr	M	M	M
	Omni	4Dr	S	S	S
	Shadow	2Dr, 4Dr	S	S	S
	Shelby	2Dr	S		
	Spirit	4Dr			M
Dodge/ Mitsubishi	Colt	2Dr, 4Dr [4], SW [2]	S	S	S
	Colt Vista	SW	M	M	M
	Colt Vista 4WD	SW	M	M	M
	Colt 4WD	SW			S
Eagle	Medallion	4Dr, SW		M	M
	Premier	4Dr		M	M
	Summit	4Dr		S	
Ferrari*	328 GTB/GTS	2Dr, Conv	S	S	S
	Mondial	2Dr, Conv	M	M	M
	Testarossa	2Dr	M	M	M
Ford	Aerostar	PV	L	L	L
	Crown Victoria	2Dr [1], 4Dr, SW	L	L	L
	Escort (88 1/2)+	2Dr, 4Dr, SW		S	S
	Escort++	2Dr, 4Dr, SW	S	S	
	Escort EXP*+	2Dr		S	
	Extended Aerostar	PV		L	
	EXP*++	2Dr	S	S	
	Festiva	2Dr		S	S
	Mustang*	2Dr, Conv	M	M	M
	Probe	2Dr			S
	Taurus	4Dr, SW	M	M	M

Make Name	Series Name	Body Style	Vehicle Size Class 1987	1988	1989
Ford (cont'd)	Tempo	2Dr, 4Dr	M	M	M
	Tempo 4WD	2Dr, 4Dr	M	M	M
	Thunderbird	2Dr	M	M	L
GMC	Safari Van	PV	L	L	L
Honda	Accord	2Dr, 4Dr	M	M	M
	Civic	2Dr, 4Dr, SW	S	S	S
	Civic CRX*	2Dr	S	S	S
	Civic 4WD	SW	S	S	S
	Prelude	2Dr	S	M	M
Hyundai	Excel	2Dr, 4Dr	S	S	S
	Sonata	4Dr		M	
Isuzu	I-Mark	2Dr, 4Dr	S	S	S
	Impulse	2Dr	S	S	S
Jaguar*	XJ6	4Dr	L	L	L
	XJ-S	2Dr, Conv [3]	M	M	M
	XJ-SC	2Dr	M	M	
Lamborghini*	Countach	2Dr	S	S	S
Lincoln*	Continental	4Dr	M	M	M
	Mark VII	2Dr	M	M	M
	Town Car	4Dr	L	L	L
Lotus*	Esprit Turbo	2Dr	S	S	S
Maserati*	425/430	4Dr	M	M	M
	Biturbo/228	2Dr	S	S	S
	Spyder	Conv	S	S	S
Mazda	323	2Dr, 4Dr, SW	S	S	S
	323 4WD	2Dr		S	S
	626	2Dr [1], 4Dr	S	M	M
	929	4Dr		M	M
	MX-6	2Dr	S	S	S
	RX-7*	2Dr, Conv [2]	S	S	S
	Wagon	SW			L
	Wagon 4WD	SW		L	
Mercedes-Benz*	190D	4Dr	M	M	M
	190E	4Dr	M	M	M
	260E	4Dr	L	L	L
	300CE	2Dr		M	M
	300D	4Dr	L		
	300E	4Dr	L	L	L

Make Name	Series Name	Body Style	Vehicle Size Class 1987	1988	1989
Mercedes-Benz (cont'd)	300SDL	4Dr	L		
	300SE	4Dr		L	L
	300SEL	4Dr		L	L
	300TD	SW	L		
	300TE	SW		L	L
	420SEL	4Dr	L	L	L
	560SEC	2Dr	L	L	L
	560SEL	4Dr	L	L	L
	560SL	Conv	S	S	S
Mercury	Cougar	2Dr	M	M	L
	Grand Marquis	2Dr [1], 4Dr, SW	L	L	L
	Lynx	2Dr, 4Dr, SW	S		
	Sable	4Dr, SW	M	M	M
	Topaz	2Dr, 4Dr	M	M	M
	Tracer	2Dr, 4Dr, SW [2]	S	S	S
Merkur	Scorpio*	4Dr	M	M	M
	XR4Ti	2Dr	M	M	M
Mitsubishi	Cordia	2Dr	S	S	
	Galant	4Dr	M		M
	Mirage	2Dr, 4Dr	S	S	S
	Precis	2Dr, 4Dr		S	S
	Sigma	4Dr		M	M
	Starion	2Dr	S	S	S
	Tredia	4Dr	S	S	
	Wagon	SW	S	S	S
Nissan	200SX	2Dr	S	S	
	240SX	2Dr		S	
	300ZX*	2Dr	S	S	S
	300ZX 2+2*	2Dr	S	S	S
	Maxima	4Dr, SW [4]	M	M	M
	Pulsar	2Dr	S	S	S
	Sentra	2Dr, 4Dr, SW	S	S	S
	Sentra 4WD	SW	S	S	S
	Stanza	4Dr	M	M	M
	Stanza	SW	S	S	
	Stanza 4WD	SW	S	S	
	Van	PV	S	S	
Oldsmobile	Calais	2Dr, 4Dr	M	M	M
	Custom Cruiser	SW	L	L	L
	Cutlass Ciera	2Dr, 4Dr, SW	M	M	M
	Cutlass Supreme FWD	2Dr		M	M
	Cutlass Supreme RWD	2Dr, 4Dr [1]	M	M	
	Eighty-Eight	2Dr, 4Dr	L	L	L
	Firenza	2Dr, 4Dr, SW	M	M	
	Ninety-Eight	2Dr [1], 4Dr	L	L	L
	Toronado*	2Dr	M	M	M
Panther*	Kallista	Conv		M	M

Make Name	Series Name	Body Style	Vehicle Size Class 1987	1988	1989
Peugeot	405	4Dr		M	
	505	4Dr	M	M	M
	505	SW	L	L	L
Plymouth	Acclaim	4Dr		M	
	Caravelle	4Dr	M	M	
	Gran Fury	4Dr	L	L	L
	Grand Voyager	PV		L	L
	Horizon	4Dr	S	S	S
	Reliant	2Dr, 4Dr, SW [4]	M	M	M
	Sundance	2Dr, 4Dr	S	S	S
	Turismo	2Dr	S		
	Voyager	PV	L	L	L
Pontiac	1000	2Dr, 4Dr	S		
	6000	2Dr [1], 4Dr, SW	M	M	M
	6000 4WD	4Dr		M	
	Bonneville	4Dr	L	L	L
	Fiero*	2Dr	S	S	
	Firebird*	2Dr	M	M	M
	Grand Am	2Dr, 4Dr	M	M	M
	Grand Prix	2Dr	M	M	M
	Lemans	2Dr, 4Dr		S	S
	Safari Wagon	SW	L	L	L
	Sunbird	2Dr, 4Dr, SW [4], Conv*	M	M	M
Porsche*	911 Coupe	2Dr	S	S	S
	911 Targa/Cabriolet	2Dr	S	S	S
	911 4WD	2Dr			S
	924 Coupe	2Dr	S	S	
	928 Coupe	2Dr	S	S	S
	944 Coupe	2Dr, Conv [3]	S	S	S
Renault	Alliance	2Dr, 4Dr, Conv*	S		
	GTA	2Dr, Conv*	S		
Rolls Royce*	Camargue	2Dr	L		
	Corniche	Conv	L	L	L
	Silver Spirit	4Dr	L	L	L
	Silver Spur	4Dr	L	L	L
Saab	900	2Dr, 4Dr, Conv*	S	S	S
	9000*	4Dr	M	M	M
Subaru	DL/GL	2Dr, 4Dr, SW	S	S	S
	DL/GL 4WD	SW	S	S	S
	GL 4WD	2Dr, 4Dr	S	S	S
	Hatchback	2Dr	S	S	S
	Hatchback 4WD	2Dr	S	S	S
	Justy	2Dr	S	S	S
	Justy 4WD	2Dr		S	S
	XT Coupe	2Dr	S	S	S
	XT Coupe 4WD	2Dr	S	S	S
	XT Coupe DL*	2Dr	S	S	

Make Name	Series Name	Body Style	Vehicle Size Class 1987	1988	1989
Suzuki	Forsa	2Dr, 4Dr	S	S	
	Swift	2Dr, 4Dr			S
Toyota	Camry	4Dr, SW	M	M	M
	Camry 4WD	4Dr		M	M
	Celica	2Dr, Conv*	S	S	S
	Celica 4WD	2Dr		S	S
	Corolla	2Dr, 4Dr, SW [2]	S	S	S
	Corolla 4WD	4Dr [3], SW		S	S
	Corolla FX	2Dr	S	S	
	Cressida	4Dr, SW [1]	M	M	M
	MR2*	2Dr	S	S	S
	Supra*	2Dr	M	M	M
	Tercel	2Dr, 4Dr, SW [1]	S	S	S
	Tercel 4WD	SW	S	S	
	Van	PV	S	S	S
	Van 4WD	PV	S	S	S
TVR*	280i	2Dr, Conv	S	S	S
Volkswagen	Cabriolet*	Conv	S	S	S
	Fox	2Dr, 4Dr, SW	S	S	S
	Golf	2Dr, 4Dr	S	S	S
	GTI	2Dr	S	S	S
	Jetta	2Dr, 4Dr	S	S	S
	Quantum	4Dr, SW	M	M	
	Quantum 4WD	SW	M	M	
	Scirocco	2Dr	S	S	
	Vanagon	PV	S	S	S
Volvo	240	4Dr, SW	M	M	M
	740*	4Dr, SW		M	M
	740/760*	4Dr, SW	M		
	760*	4Dr, SW		M	M
	780*	2Dr	M	M	M
Yugo	Yugo	2Dr	S	S	S

1. 1987 models only
2. 1988 and 1989 models only
3. 1989 models only
4. 1987 and 1988 models only

* These cars are classified as sports or specialty models.
\+ 1988 models include only those built in the second half of the model year.
++ 1988 models include only those built in the first half of the model year.

Size Class:
Small - wheelbase (after rounding to nearest inch) less than 100
Midsize - wheelbase (after rounding to nearest inch) in the range 100-109
Large - wheelbase (after rounding to nearest inch) greater than 109

Body Style Abbreviations:
2Dr - Two-door
4Dr - Four-door
Conv - Convertible
PV - Passenger Van
SW - Station Wagon

Appendix A-2

1987-89 Vehicle Series Designations -- Vans, Pickups, and Utility Vehicles

Make	Series Name	Vehicle Type	Size Class	Model Years
Chevrolet	Astro Cargo Van	Van		87-89
	Chevy Van (1/2T)	Van		87-89
	Chevy Van (3/4T)	Van		87-89
	Sportvan (1/2T)	Van		87-89
	Sportvan (3/4T)	Van		87-89
	El Camino	Pickup	Small	87
	S10	Pickup	Small	87-89
	S10 Extended Cab	Pickup	Small	87-89
	T10 Extended Cab 4x4	Pickup	Small	87-89
	T10 4x4	Pickup	Small	87-89
	10 Extended Cab (1/2T)	Pickup	Standard	88-89
	10 Extended Cab (1/2T) 4x4	Pickup	Standard	88-89
	10 Series (1/2T)	Pickup	Standard	87-89
	10 Series (1/2T) 4x4	Pickup	Standard	87-89
	20 Crew Cab (3/4T)	Pickup	Standard	87-89
	20 Extended Cab (3/4T)	Pickup	Standard	88-89
	20 Extended Cab (3/4T) 4x4	Pickup	Standard	88-89
	20 Series (3/4T)	Pickup	Standard	87-89
	20 Series (3/4T) 4x4	Pickup	Standard	87-89
	Tracker 4x4	Util.Veh.	Small	89
	K10 Blazer (1/2T)	Util.Veh.	Intermediate	87-89
	S10 Blazer	Util.Veh.	Intermediate	87-89
	T10 Blazer 4x4	Util.Veh.	Intermediate	87-89
	Suburban (1/2T)	Util.Veh.	Large	87-89
	Suburban (1/2T) 4x4	Util.Veh.	Large	87-89
	Suburban (3/4T)	Util.Veh.	Large	87-89
	Suburban (3/4T) 4x4	Util.Veh.	Large	87-89
Dodge	B150 (1/2T)	Van		87-89
	B150 Cargo Van	Van		87-89
	B250 (3/4T)	Van		87-89
	B250 Cargo Van	Van		87-89
	Extended Cargo Minivan	Van		88-89
	Cargo Minivan	Van		87-89
	Dakota (1/2T)	Pickup	Small	87-89
	D150 (1/2T)	Pickup	Small	87-89
	Ram50	Pickup	Small	87-89
	Ram50 4x4	Pickup	Small	87-89
	Ram50 Extended Cab	Pickup	Small	88-89
	Ram50 Extended Cab 4x4	Pickup	Small	88-89
	Ram50 Long Bed	Pickup	Small	87-89
	Ram50 Long Bed 4x4	Pickup	Small	87-89
	Dakota (1/2T) 4x4	Pickup	Standard	87-89
	D250 (3/4T)	Pickup	Standard	87-89
	W150 (1/2T) 4x4	Pickup	Standard	87-89
	W250 (3/4T) 4x4	Pickup	Standard	87-89
	Raider	Util.Veh.	Small	87-89
	Ramcharger	Util.Veh.	Intermediate	87-89
	Ramcharger 4x4	Util.Veh.	Intermediate	87-89

Make	Series Name	Vehicle Type	Size Class	Model Years
Ford	Aerostar Cargo Van	Van		87-89
	Aerostar Extended Cargo Van	Van		89
	E-150 Club Wagon (1/2-3/4T)	Van		87-89
	E-150 Econoline (1/2-3/4T)	Van		87-89
	E-250 Club Wagon (3/4T)	Van		87-89
	E-250 Econoline (3/4T)	Van		87-89
	Courier	Pickup	Small	87-89
	Courier 4x4	Pickup	Small	87-89
	Ranger	Pickup	Small	87-89
	Ranger 4x4	Pickup	Small	87-89
	Ranger Super Cab	Pickup	Small	87-89
	Ranger Super Cab 4x4	Pickup	Small	87-89
	F-150 (1/2-3/4T)	Pickup	Standard	87-89
	F-150 (1/2-3/4T) 4x4	Pickup	Standard	87-89
	F-150 Super Cab	Pickup	Standard	87-89
	F-150 Super Cab 4x4	Pickup	Standard	87-89
	F-250 (3/4T)	Pickup	Standard	87-89
	F-250 (3/4T) 4x4	Pickup	Standard	87-89
	F-250 Super Cab	Pickup	Standard	87-89
	F-250 Super Cab 4x4	Pickup	Standard	87-89
	Bronco II	Util.Veh.	Small	87-89
	Bronco II 4x4	Util.Veh.	Small	87-89
	Bronco	Util.Veh.	Intermediate	87-89
GMC	Rally Wagon (1/2T)	Van		87-89
	Rally Wagon (3/4T)	Van		87-89
	Safari Cargo Van	Van		87-89
	Vandura (1/2T)	Van		87-89
	Vandura (3/4T)	Van		87-89
	Caballero	Pickup	Small	87
	S15	Pickup	Small	87-89
	S15 Extended Cab	Pickup	Small	87-89
	T15 Extended Cab 4x4	Pickup	Small	87-89
	T15 4x4	Pickup	Small	87-89
	1500 Extended Cab	Pickup	Standard	88-89
	1500 Extended Cab 4x4	Pickup	Standard	88-89
	1500 Series (1/2T)	Pickup	Standard	87-89
	1500 Series (1/2T) 4x4	Pickup	Standard	87-89
	2500 Crew Cab (3/4T)	Pickup	Standard	87-89
	2500 Extended Cab	Pickup	Standard	88-89
	2500 Extended Cab 4x4	Pickup	Standard	88-89
	2500 Series (3/4T)	Pickup	Standard	87-89
	2500 Series (3/4T) 4x4	Pickup	Standard	87-89
	Jimmy (1/2T)	Util.Veh.	Intermediate	87-89
	S15 Jimmy	Util.Veh.	Intermediate	87-89
	T15 Jimmy 4x4	Util.Veh.	Intermediate	87-89
	Suburban (1/2T)	Util.Veh.	Large	87-89
	Suburban (1/2T) 4x4	Util.Veh.	Large	87-89
	Suburban (3/4T)	Util.Veh.	Large	87-89
	Suburban (3/4T) 4x4	Util.Veh.	Large	87-89
Isuzu	Long Bed	Pickup	Small	87-89
	Long Bed 4x4	Pickup	Small	87-89
	Long Cab (1/2T)	Pickup	Small	87-89
	Long Cab (1/2T) 4x4	Pickup	Small	87-89
	Standard Bed	Pickup	Small	87-88**
	Standard Bed 4x4	Pickup	Small	87-88**
	Standard Bed	Pickup	Small	88-89*
	Standard Bed 4x4	Pickup	Small	88-89*

Make	Series Name	Vehicle Type	Size Class	Model Years
Isuzu (cont'd)	Amigo	Util.Veh.	Small	89
	Amigo 4x4	Util.Veh.	Small	89
	Trooper II 4x4	Util.Veh.	Intermediate	87-89
Jeep	Comanche	Pickup	Small	87-89
	Comanche 4x4	Pickup	Small	87-89
	Comanche Long Bed	Pickup	Small	87-88
	Comanche Long Bed 4x4	Pickup	Small	87-88
	J10 Long Bed	Pickup	Standard	87-88
	J20 Long Bed	Pickup	Standard	87-88
	Wrangler	Util.Veh.	Small	87-89
	Cherokee	Util.Veh.	Intermediate	87-89
	Cherokee 4x4	Util.Veh.	Intermediate	87-89
	Grand Wagoneer	Util.Veh.	Intermediate	87-89
	Wagoneer	Util.Veh.	Intermediate	87-89
Laforza	Laforza SW 4x4	Util.Veh.	Intermediate	89
Lamborghini	LM002 4x4	Util.Veh.	Intermediate	89
Mazda	Van	Van		89
	B Series Cab Plus 4x4	Pickup	Small	87-89
	B Series Long Bed 4x4	Pickup	Small	87-88
	B Series Standard Bed 4x4	Pickup	Small	87-89
	B Series Cab Plus	Pickup	Small	87-89
	B Series Long Bed	Pickup	Small	87-89
	B Series Standard Bed	Pickup	Small	87-89
Mitsubishi	Cargo Van	Van		87-89
	Extended Cab	Pickup	Small	88-89
	Extended Cab 4x4	Pickup	Small	88-89
	Long Bed	Pickup	Small	87-89
	Long Bed 4x4	Pickup	Small	87-89
	Standard Bed	Pickup	Small	87-89
	Standard Bed 4x4	Pickup	Small	87-89
	Montero 2D 4x4	Util.Veh.	Small	87-89
	Montero 4D 4x4	Util.Veh.	Intermediate	89
Nissan	King Cab	Pickup	Small	87-89
	King Cab 4x4	Pickup	Small	87-89
	Long Bed	Pickup	Small	87-88
	Long Bed 4x4	Pickup	Small	87-88
	Standard Bed	Pickup	Small	87-89
	Standard Bed 4x4	Pickup	Small	87-89
	Pathfinder	Util.Veh.	Intermediate	89
	Pathfinder 4x4	Util.Veh.	Intermediate	87-89
Range Rover	Range Rover	Util.Veh.	Intermediate	87-89
Subaru	Brat	Pickup	Small	87

Make	Series Name	Vehicle Type	Size Class	Model Years
Suzuki	Samurai 4x4	Util.Veh.	Small	87-89
	Samurai Van 4x4	Util.Veh.	Small	87-89
	Sidekick Van 4x4	Util.Veh.	Small	89
	Sidekick 4x4	Util.Veh.	Small	89
Toyota	Cargo Van	Van		87-89
	Cargo Van 4x4	Van		87-89
	Long Bed (1/2T)	Pickup	Small	87-89
	Long Bed (1/2T) 4x4	Pickup	Small	87-89
	Standard Bed	Pickup	Small	87-89
	Standard Bed 4x4	Pickup	Small	87-89
	Xtra Cab	Pickup	Small	87-89
	Xtra Cab 4x4	Pickup	Small	87-88
	Xtra Cab Long Bed	Pickup	Small	87-88
	Xtra Cab 4x4	Pickup	Standard	89
	4Runner	Pickup	Standard	87-89
	Land Cruiser	Util.Veh.	Intermediate	87-89
	4Runner Wagon	Util.Veh.	Intermediate	87-89
Volkswagen	Vanagon Camper	Van		87-89

* 1988 models include only those built in the second half of the model year.
** 1988 models include only those built in the first half of the model year.

Appendix B
Definitions

Average Loss Payment per Claim -- The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid.

Average Loss Payment per Insured Vehicle Year -- For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, expressed as dollars per insured vehicle year. It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.

Claim Frequency -- The number of claims for a group of vehicles, divided by the exposure for that group.

Deductible Amount -- That portion of the theft damage cost borne by the policyholder. For computing results, deductible amounts are split into two groups; less than or equal to $50 (mainly $0 and $50 deductibles) and greater than $50 (mainly $100 deductibles).

Exposure -- The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

Loss Payment -- That portion of the theft loss cost borne by the insurer; in general, the total theft loss cost minus the deductible amount.

Operator Age Group -- The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (see Youthful Operator).

Rated Driver -- The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

Theft Coverages -- The coverage under which people insure their own car against loss caused by partial or total theft.

Vehicle Class -- There are four vehicle classes, defined as follows:

1. **Passenger Cars** -- There are four major body style groupings of passenger cars -- regular two-door models, regular four-door models, station wagons and passenger vans, and sports and specialty models. Sports or specialty models include all two-seater cars, all convertibles, all midsize and large cars with two or fewer designated rear seating positions, and all luxury cars. Each body style group is further divided into size class subgroups based on wheelbase (rounded to nearest inch) defined as follows:

   Small -- Vehicles with wheelbases less than or equal to 99 inches.
   Midsize -- Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches.
   Large -- Vehicles with wheelbases greater than 109 inches.

2. **Vans** -- Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25 percent of the wheelbase. These vehicles are designed for cargo access door and rear door. The cargo area is not separated from the passenger area -- both are enclosed under the same roof.

3. **Pickups** -- Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight -- small pickups (less than 3,500 pounds) and standard pickups (3,500 pounds or more).

4. **Utility Vehicles** -- Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase -- small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

Vehicle Identification Number (VIN) -- A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

Vehicle Series -- A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

Youthful Operator -- For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

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A-5 *Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models,* December 1975.

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A-13 *Automobile Insurance Losses, Personal Injury Protection and Collision Coverage; The Effects of Car Size on Crash Losses, 1977-1980 Models,* May 1981.

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A-16 *Automobile Insurance Losses, Collision Coverages; The Frequency of Claims Involving Salvage; Subcompact and Compact Cars; 1980 Models,* January 1982.

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A-23 *Injury and Collision Losses by Engine Option, Selected 1983 Models,* October 1985.

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A-25 *Relationships Between Losses and Vehicle Density, 1982-84 Models,* October 1985.

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A-28 *Insurance Injury Loss Experience in Eight States with Seat Belt Laws, 1983-86 Models,* July 1988.

A-29 *Insurance Losses Based on Garaging Location, 1985-87 Models,* June 1988.

A-30 *Automobile Insurance Losses, A Comparison of California and National Results,* May 1988.

A-31 *The Effect of Vehicle Component Parts Marking on Theft*, December 1989.

A-32 *Automobile Theft Losses By Size of Claim and in Selected States*, December 1989.

A-33 *Noncrash Fire Losses, 1986-88*, December 1989.

Sponsoring Companies

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